VOL. 38 NO. 954 JANUARY 27 1900 PRICE 10 CENTS

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Judge

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HAD TO COME TO HIS MEDICINE.

Free silver has made a "political bum" of Bryan.

Judge

PUBLISHED ONCE A WEEK
AT THE JUDGE BUILDING.

TERMS TO SUBSCRIBERS.

UNITED STATES AND CANADA IN ADVANCE.

One copy, one year, or 52 numbers - $5.00
One copy, six months, or 26 numbers - 2.50
One copy, for thirteen weeks - - - 1.25
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FOREIGN SUBSCRIPTIONS—To all foreign countries in the postal union, $6.00 a year.

EUROPEAN SALES-AGENTS—*International news company, Bream's building, Chancery lane, E. C., London; Brentano's, avenue de l'Opera, Paris; Saarbach's news exchange, Mainz, Germany.*

Corner Fifth Avenue and Sixteenth Street, New York.

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THE LIVE PANTHER presented to Mr. Bryan will be a decided addition to that gentleman's populistic menagerie.

* * *

SENATOR HOAR has given the ten commandments a new dressing and wants to have them adopted by the body to which he belongs.

* * *

THE LATE MR. WASHINGTON has just had his one hundredth funeral, and the end is not yet. Where is the victory of death over our George?

* * *

YOUNG WOMEN as ushers are a feature of an Atlanta church, and all the men of the town are struggling to be saved at that particular establishment.

* * *

THE ARCHBISHOP of Toronto condemns patent-leather shoes. In order to be good must we wear cowhide and put on a clean shirt once in seven years?

* * *

SOME OF THE liars of the Philippines ought to be choked off, for, after all, the Democratic half of the next national campaign doesn't begin till next year.

* * *

SENATOR TILLMAN says this country is going to have a revolution. Perhaps he has knowledge to the effect that Mr. Goebel is going into national politics.

* * *

"McKINLEY and prosperity" was one of the battle-cries of 1896. Perhaps next year the cry will be "McKinley and Bliss," for we have gone much higher.

* * *

A KANSAS PAPER says the Democratic party is at the old stand. We see. It was once largely made up of copperheads. Now it is composed mostly of anti-expansionists.

* * *

THE QUESTION has arisen, can a woman who kisses a poodle be a real lady. That depends. Perhaps she has nothing and nobody better upon whom to exercise her osculation.

* * *

KENTUCKY can come nearer to a revolution without touching it than any locality this side of South America; but she talks more murder than all of South America together.

* * *

MRS. LANGTRY would like to go to South Africa as a nurse, and this notwithstanding the fact that her present husband is there already. After all, it's a long time between divorces.

* * *

"STONE, stone this man of sin!" says a lady in a poem in the Utica *Herald*, speaking of Brigham Roberts. If the order is delivered to the women of the country, we don't believe there is one of them that could hit him at three paces.

HAVING A "HIGH OLD TIME."

HOW THEY MAY STOP.

A CHICAGO MAN proposes a fund of a million dollars to send one hundred prominent Americans to Pretoria with a monster petition praying the British and Boers to stop fighting. If we attend to other people's business in that way we ought also to dictate the terms of peace.

WHY IS THIS?

THE SUGGESTION of Mr. Reed for vice-president by the Chicago *Times-Herald*, which is very close to the president, is significant; as is the suggestion by the same paper that General Shafter for the place instead of Theodore Roosevelt would be an improvement. It is possible that our governor is rubbing himself against some strenuous politics.

THE COPPERHEADS OF TO-DAY.

GENERAL LAWTON said shortly before his death that if he was killed by a Filipino bullet it would be the work of the Filipino sympathizers of this country, since the rebellion would have been ended long ago but for their encouragement of the rebels. And sympathy with Aguinaldo and his following will be a part of the Democratic platform next year.

NO INVASION.

AN INVASION of Canada is threatened with the purpose of preventing further enlistment of Canadians for the Transvaal. Nobody knows who will do the invading; but a good many Irishmen, living principally in Nebraska, are supposed to be responsible for the threats. But there will be no danger. The fenian invasion of several years ago furnished amusement enough for two centuries at least.

WHY?

THE DIRECTOR of physical culture in the public schools of Detroit has ordered that the women teachers discard corsets on the ground that they are unbecoming and vain, and the teachers refuse to obey the order. Sympathy will probably be on the side of the teachers; and why is it that women in authority always order the very things that the women subject to them would rather have them omit?

OUT OF THEIR SPHERE.

TWO GIRL BURGLARS, one fifteen and the other sixteen years old, have been brought to book, one in New Haven and the other in Chicago. In the solitude of their cells these girls will have ample opportunity to weep because they didn't go to war or on the stage; and they will doubtless confess that it is impossible for women to succeed outside their proper sphere unless they keep within the limits of the law.

FRENCH BOER VICTORIES.

THE FRENCH have great satisfaction over the victories won by the Boers—not that they love the Boers more, but the British less. It is the existing method of fighting by the corrupt French army, and it is safer than the old one. The Boers sustain their own wounds and loss of life, and all the French have to do is to look on and cheer. It seems rather childish, but it is worthy of the institution that persecuted Dreyfus and tried to kill him.

COLOR NO DETRIMENT.

ROSCOE CONKLING BRUCE, a colored youth, son of ex-Senator Blanche K. Bruce of Mississippi, won the prize debate for Harvard in the contest with Princeton recently. He is regarded as the most brilliant debater among the three thousand students of his university; and it is added that he is one of the most popular men in Harvard, and "warmly welcomed in the most exclusive set." Thus talent triumphs over color; and probably this settles the negro problem as far as it ever can be settled.

IN OLD NEW HAMPSHIRE.

MRS. JONES—"The idee of sending sech a addle-pated fool as that Brown boy to college!"
MRS. SMITH—"Yes; and to be eddicated for the ministry, too! Why, his parishioners will jess simply skin the life out'n him."

A TONIC.

Mrs. Hohmboddie—"John, dear, while you're down town I wish you'd just call and pay the milliner—seventeen dollars the bill is, but if you give her ten"——

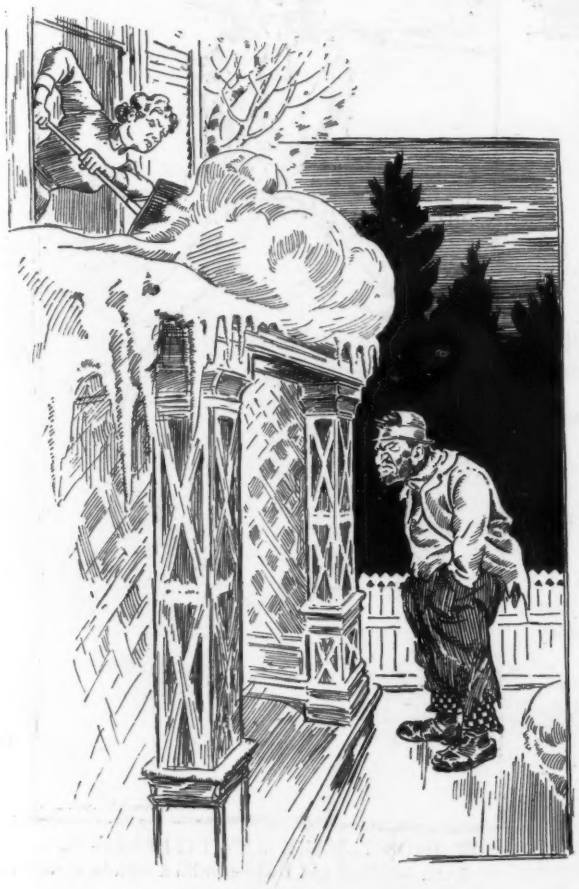
Mr. Hohmboddie—"I'd rather settle it in full."

Mrs. Hohmboddie—"Well, but I want you to bring me six yards of that lovely stuff from Matchem's—I'll get you the pattern—and that will take the other seven dollars. Then I'll just make a memorandum of the trimmings—that will be about three dollars more—and if you love me you know the kind of gloves I want—you've bought them often enough. Now, dear boy, you won't forget?"

Mr. Hohmboddie—"No, I'll remember; and, by the way, I'll take my tonic bottle along and get it renewed. I've felt quite run down of late."

Mrs. Hohmboddie—"Your tonic? Why, that costs a dollar and a half! It seems just like throwing money in the street to pay for medicine. Don't you think you could get along without it?"

M. S. BRIDGES.



1. INVOKING AN AVALANCHE.

BROWBEATING BRUNO—"De lady o' dis house needn't t'ink she kin bluff me—I heerd her run up de stairs an' I am goin' ter stan' right on dis spot till she rushes me (*swish*)——

AT THE PIANO.

IT IS practice day in and day
out;
I have heard her for weeks
now a score.
Great pains she is taking, no
doubt—
But, oh! she is giving me
more.

EXTRAVAGANCE.

Dorothy (passing several steers with brass knobs on their horns)—"I should think cattle 'd be more economical than to wear gold thimbles every day."

HER CURIOSITY.

"WHAT I'd like to know is," said Margie, looking at a man in a fur coat passing the window, "where ze tatterpillars dwows big enough to mate zem toats out of."

ABOUT THE SIZE OF IT.

Elmer—"Papa, what is a Jeffersonian Democrat?"

Professor Broadhead—"A Democrat who has repudiated every principle of the late Thomas Jefferson, my son."

2. INVOKING AN AVALANCHE.

——somethin' down." (*Tableau.*)

JUDGE'S FAVORITES.

HELEN REDMOND.

Helen, thy beauty is to me
Associated with some score
Of Victor Herbert's. And I see
Again, in lines by Harry B.
Smith, ancient jokes laid by of yore,
Yet not—with thee—a bore.

A NEW VALHALLA.

LITTLE Mabel had been attending the demonstration lectures for children, on Wagner's music, and came home full of enthusiasm.

"What do you like best?" asked her father.

"Die Walküre, papa. Oh, it's just splendid to hear about the gods all riding to Harlem!"

A DIPLOMAT ON SHIPBOARD.

THE others were crossing the waters,
But the lady was going ashore.
With a tender regret at parting
She kissed the young man of four.

Chubby hand to red cheek went quickly.
"Are you rubbing it off?" said she;
The ruddy face dimpled with laughter—
"I am rubbing it in, don't you see?"

MARY A. MASON.

HIS WAY.

"SLOWGO is very conservative, isn't he?"

"Yes; he always looks before he leaps—and then doesn't leap."

WHISHT!

A.—"Hullo, old man! how many at the whist-club last night?"

B.—"Twenty-three."

A.—"How did they play?"

B.—"Dummy at one table and all kinds of whist at the other five."

PLENTY OF HORSE CENTS.

HIS FOOLHARDINESS.

"BEG pardon, sir," began the inquisitive passenger, leaning over the back of the seat in front of him, "but are you a married man?"

"No, sir," feebly replied the scarred and bandaged passenger. "I incautiously displayed a ten-dollar bill at a church fair, night before last."

A FREEZING FACT.

TEDDY O'SWAT—"De duplicity of woman! She gets me ter stand here an' hold her muff while she skates off wid Tom Nolan an' holds his hand."

PICKING ON THE BANJO.

"Ma! ma!" shrieked the banjo, "make the blacking-box stop! He's a-pickin' on me all the time."

DEGENERATION.

IN OUR house old clothes
are heir-looms;
So you'd think to see it
done,
For those hand-me-downs
are handed
Down from father unto
son.

FAD ETHICS

Madge—"Does your minister believe in Sunday bicycling?"

Marjorie—"Dear, no! He's much too fashionable for that. He believes only in Sunday golf."

MUSICAL.

"MAMMA, come quick!" shouted Willie as a bumble-bee flew into the sitting-room; "here's a fly that's got a banjo."

IT DIDN'T MAKE ANY DIFFERENCE.

ELLA—"Fred and I wished with a wish-bone last night."

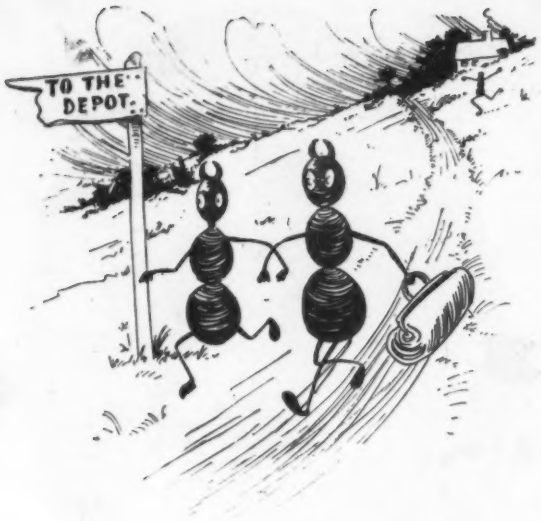
MAY—"Who won?"

ELLA—"I don't know, and we didn't care particularly; he was wishing for me and I was wishing for him."

PENRHYN STANLAWS.

CLEVER SCHEME.

WILLIE JONES—"How can a chap get a cook that will stay with him?"
TOMMY SMITH—"Well, Miss Newcoat over there won't do. You will be obliged to marry some girl whose mother is a cook."



AN ANTELOPE.

PRIMA-DONNAS OLD AND NEW.

IN LEGENDARY times, which now
Investigation mocks,
We're told of how the lorelei sang
To lure men on the rocks.

We do things in a different way
From what they did them then;
For nowadays the siren sings
To lure the rocks from men.

MC LANDBURGH WILSON.

A DROP IN REAL ESTATE.

Onther Rhode—"There's been a terrible drop in real estate out my way."

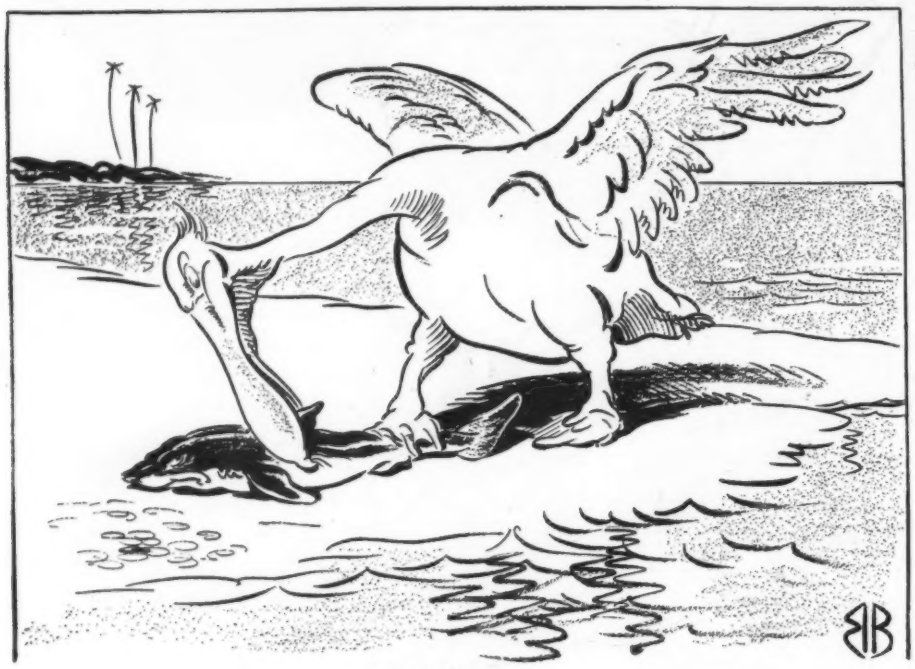
Stayat Holm—"Ah! I thought business was booming everywhere. What's the cause—still hard times?"

Onther Rhode—"No; cyclone."

NO APOLOGY NEED APPLY.

CHARLEY (*with the flowers*)—"I love you, but I know I am not worthy of you; I am only an apology for a man."

MISS HIGHKIK (*the soubrette*)—"No apology is necessary."



RETROACTIVE.

THE DOG-FISH—"Look here! if it is true that fish is brain-food you've eaten enough of my family lately to know better."

AFTER A SESSION AT THE CLUB.

He—"Doesn't my explanation suit you?"

She—"Well, it's not the kind father used to make."

NO WORK FOR HIM.

"MADAM," he said suppliantly, "would you be willing to help a man who cannot find anything to do at his legitimate business?"

"I might," replied the benevolent creature. "By the way, what is your business?"

"I'm a calamity-howler, ma'am."

A PAYING EXPERIMENT.

LOVING is a paying business,
More than hope fulfills.
There's my wife; with love intense
Once I paid her compliments—
Now I pay her bills.

SAYING THE AGREEABLE THING.

Mrs. Cobwigger—"This is a splendid cure for a cold I've given you."

Mrs. Crawford—"As it comes from you, my dear, I'm sure it must be. You don't know how sorry I am that I haven't a cold, so I could try it at once."

WET WILLIE—"I reckon dat bloke w'ot wrote de pome 'bout de charm uv de rain on de roof must 'a' bin fixed at some time 'bout ez we are now. Next time it rains, an' I strike a barn dat's got a roof tight 'nuff ter keep de rain on it, I'll feel like writin' a pome meself."

THE SYMPATHETIC HOBO.

Pity the rich! Remember they
Have never been as poor as we;
Have never fed ten times per day
On cold baked beans, mince-pie and tea;
Have never known the gladsome ease,
The royal ease, of ragged clothes
That will not soil nor bag at knees—
In fact, that have no knees. God knows
They've never known the chaste delight
Of flopping down most anywhere,
Of sleeping where the summer night
Might chance to find them—free as air.
They little know the solace sweet
Of feet unmanicured nor pinched,
Of never looking clean or neat.
Gee whiz! but I'd as soon be lynched
As live devoid of every joy
Akin to dirt and rags and dogs
And fields and flowers and lambkins coy,
Stale beer, sun, moon, rain, air and fogs;
As live devoid of every hope
Of getting in some nice warm jail
And spend the winter full of "dope,"
Awaiting the spring poet's hail.
Oh, pity, then, the worthy rich!
For some day we may be as they,
Without a rag, without an itch—
High-collared, circumscribed, passé.

A HEAVY BURDEN.

"MY! I never saw an animal with a mountain-range on its back before," exclaimed Beth as she espied a camel at the zoo.

THE BIGGEST YET.

THE club-members were all intent on his words.

"If you fellows had seen him," proceeded the narrator, "you would not open your heads about the little minnows you've caught. He was three feet long if he was an inch, and had a mouth like the open countenance of a shark or a pony keg. When he took the spoon he about jerked me out of the boat, and the reel worked so fast it had a hot box. First we tore up the lake and then we tore down, and the guide yelling at me to turn him, and me hanging on for dear life, and the reel smoking and the line singing, and the fish snorting when he came to the top, and the canoe with four foot of water above her gunwales on either side, and the people on shore cheering, and"——

"Did you tire him out?"

"Gaff him?"

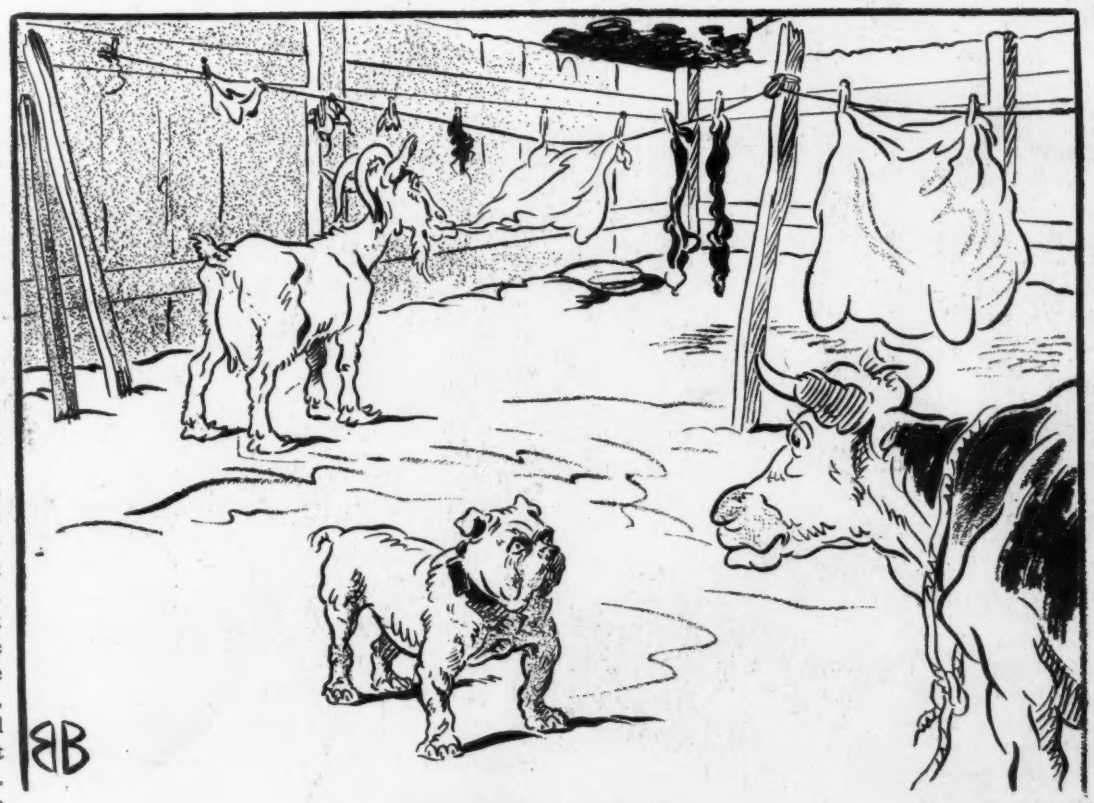
"What did he weigh?"

The narrator paused at the interruptions and sighed.

"Well, gentlemen," he said regretfully, "this was the fish I didn't catch."

Then, amid the flood of recollections turned loose, each person present realized what an enormous beast it was.

EDWIN L. SABIN.



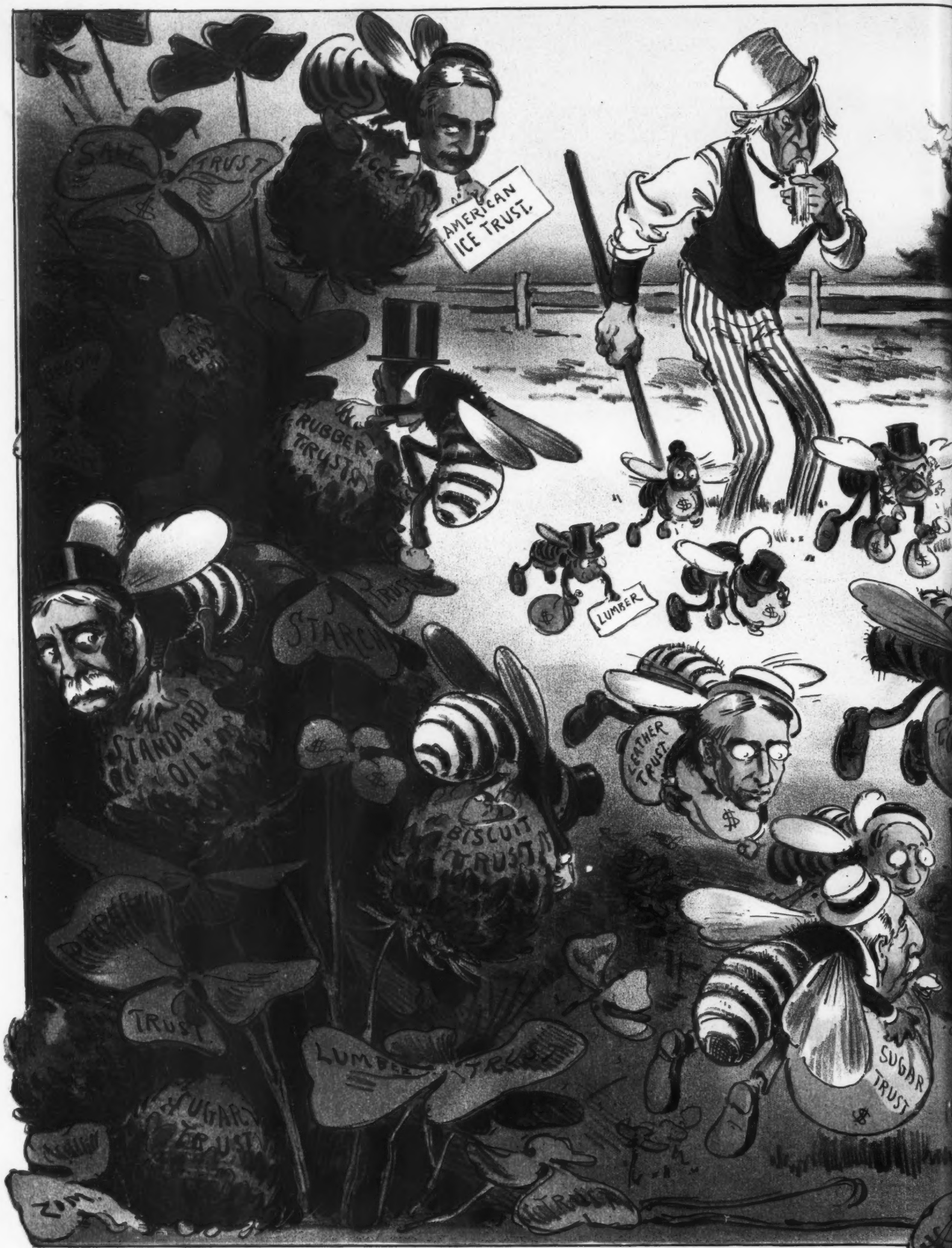
LITERALLY SPEAKING.

THE COW—"I had no idea the goat was so hard up."
THE BULL-DOG—"What makes you think she is?"
THE COW—"I notice that she is taking in washing."

THE SIZE OF IT.

Askington (musingly)—"After all, who in this world is ever really happy?"

Grimshaw—"Oh, some other fellow."



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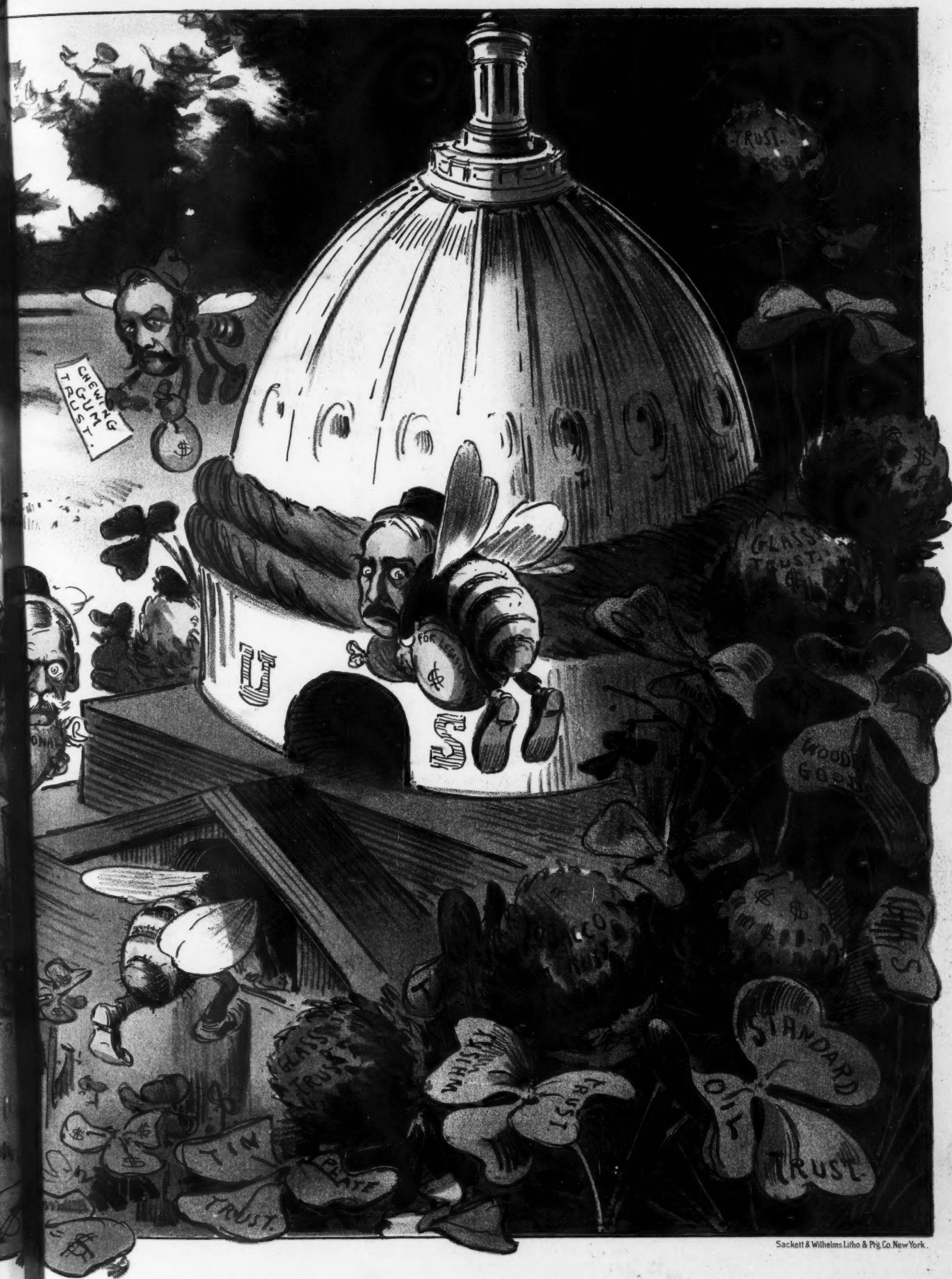
WORKING WHERE I

How doth the little busy bee
Improve each shining hour



Sackett & Wilhelms Litho & Prtg Co. New York.

RE I LL DO THE MOST GOOD.

And gather honey all the day
From every opening flower!

THE SILENCING ARGUMENT OF A FOOL

Related by Mr. McGarvey.

IS often whin a man has the most to say thot he runs short av words. And 'tis thin he says most boi kapin' soilent.

Regan wor prancin' up and down in froont av his risidence this mornin' loike a bull-pup in froont av a pace av new tin.

"Whot's ailin' yez, Regan?" says Oi.

"Oi've been droonk," says he.

"For whoy?" says Oi.

"For good raison," says he. "Yisterday," says he, "Oi wor waitin' for information from the bid-chamber av me woife, and av a sudden the windy pops open and old Missis Mulligan sticks the hid av her out.

"'Regan,' says she, ''tis a girl!'

"'Whoop! hooray!' says Oi.

"'Twor moighty foine Oi wor falin' a bit later whin she sticks the hid av her out agin.

"'Regan,' says she, ''tis two girls!'

"'Whoop!' says Oi, more subdued loike.

"But whin she sticks the hid av her out agin Oi breaks down.

"'Regan,' says she, ''tis thray girls!'

"Thin," says Regan, Oi rushes to Carney's place and bowls up, and after Oi'm will filled Oi goes back to git another bulletin. Oi calls up to the windy and Missis Mulligan sticks her hid out agin. Oi grabs the fince for support and says to her if there's any more, and she says for me to come up. Oi goes, and Oi wor shocked distressin' boi whot Oi'm seein'. There wor six av thim! Oi counts thim and thin Oi floies. This mornin' Oi'm comin' back soober and foindin' there's only thray, after all, and Oi'm thot glad yez don't know."

"Regan," says Oi, "yez should know bitter than to drink at a toime loike thot."

"Divil a bit," says Regan. "Shure, yisterday thray looks loike a rigiment to me; to-day, after seein' the double wid whisky in me, the thray seems only raisonable and roight. 'Twor thot droonk thot saved me brain and preserved a father to thim ilegant kids and a foine and indoolgent hoosband to me woife."

What's a man to say to a fool argyment loike thot?

Nothin', Oi'm thinkin', and thot's whot Oi said promptly and wid ixcadin' grace.

D. H. TALMADGE.

THE IMPROMPTU SNOW-SHOES.

A HUNTER'S FISH-STORY.

1.

TRAILING TIM—"I must perish in the wilderness. I can't wade another step through this snow. Oh, for a pair of snow-shoes!——

2.

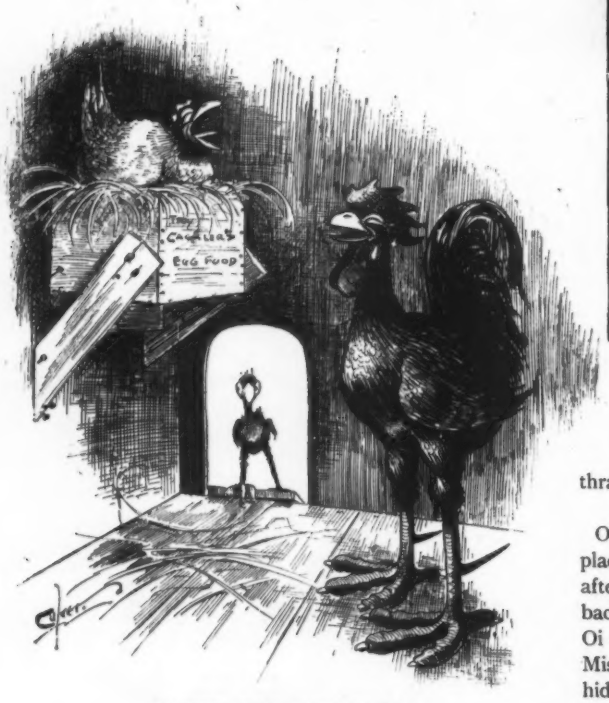
——I'll have a good dinner of fish before I freeze to death.——

3.

—— Frozen stiff as boards—an idea.——

BETTER STILL.

MUGS—"Speakin' uv de ice-man, Bill, how would yer like ter be de *snow*-man?"



CAUSE FOR REJOICING.

'What's the matter, Henrietta? You seem very happy this morning."

"I should say I *am* happy! Last night I discovered a crack in that door-knob I've been setting on for the last six months. I do really believe it is going to hatch."

4.

—— Saved! Your Uncle Tim 's a hard rooster to kill.'

JUST THINKING.

I'm thinking of building a beautiful home
In the heart of a forest superb,
With a "den" all alone in its great sunny dome,
Where no duns may come up to disturb.
No doubt it will be at enormous expense
That I'll fashion this palace so fair;
And 'tis true that I'm lacking in dollars and cents,
And my garments are growing threadbare—
But I'm thinking.

I'm thinking I'll go to the wars, and will show
Our dull army-leaders the way
To quell a rebellion—new tactics, you know,
To hurry things up; but to-day
There is trouble at home, for the cook 's on a strike
Because she must get up at eight.
So I can't go to war in the way I should like.
I try to be cheerful and wait—
But I'm thinking.

I am thinking sometimes that I'll start life anew—
Live over again all the years;
Do none of the things that I ought not to do;
Be noble and perfect, my dears.
'Tis a tender, sweet dream from my earliest youth,
Or a promise that somehow went wrong.
You may make this fair promise, my children, in truth,
And I pray that you'll keep it for long—
But I'm thinking.

—*Chicago Record.*

If you need a tonic, the tonic you need is Abbott's, the Original Angostura Bitters; no other so bracing and pleasant to take. Get at grocers' or druggists'.

If we loved our neighbors as we love ourselves they would be more conceited than we are.—There is no arbitrary rule of literary criticism, yet all readers are agreed that nothing gives to a composition more pleasing variety than good grammar.—There is a sad difference between a financial strait and a diamond flush.—Many women marry drunkards, thinking they can reform them; while others marry sober men and cause them to fill drunkards' graves.—*Arkansaw Thomas Cat.*

PURE, EMOLLIENT, ANTISEPTIC.

Packer's Tar Soap

is peculiarly adapted to the proper care of the hair and scalp. It cleanses perfectly, removes dandruff and leaves the hair soft and lustrous. It is undoubtedly the best agent known

FOR SHAMPOOING.

Send for our leaflet, "The Value of Systematic Shampooing."

THE PACKER MFG. CO.,
(Suite 87 N.) 81 Fulton St., New York.

THE "SOHMER" HEADS THE LIST OF THE HIGHEST GRADE PIANOS.

SOHMER PIANOS

Sohmer Building, 5th Ave., cor. 22d St. Only Salesroom in Greater New York.

It rests with you whether you continue the nerve-killing tobacco habit. NO-TO-BAC removes the desire for tobacco, with out nervous distress, expels nicotine, purifies the blood, restores lost manhood, makes you strong in health, nerve and pocket. 1,500,000 boxes sold, 400,000 cases cured. Buy NO-TO-BAC from your own druggist, who will vouch for us. Take it with a will, patiently, persistently. One box, $1, usually cures; 3 boxes, $2.50, guaranteed to cure, or we refund money. Sterling Remedy Co., Chicago, Montreal, New York.

STOP SMOKING!

You will get more prompt attention and better service by mentioning JUDGE when answering advertisements.

MEN AND OWLS.

(*A rhyme for small people.*)

The owl sits on its perch all day
And winks its solemn eyes,
And people look at it and say
The owl is very wise.

To man is given the gift of speech,
Likewise the power to think—
While lordly man can loudly preach
The owl can only blink.

If owls, that never, day or night,
Say more than just "Too-woo,"
Could talk as men can talk they might
Sometimes seem foolish, too.

—*S. E. Kiser in Chicago Times-Herald.*

The best appetizer and regulator of the digestive organs is Dr. Siegert's Angostura Bitters. Try it. Be sure to get the genuine.

"The interest in our church seems flagging." "Yes; we will have to get up a bazar or a revival."—*Indianapolis Journal.*

The best of all Pills are BEECHAM'S.

Trimble

"When you do drink, Drink Trimble."

Green Label.

The Green Label Bottling is 10 years old.

At all First-Class Dealers.
WHITE, HENTZ & CO., Phila. and N. Y.
Sole Proprietors.
Established 1793

Whiskey

THE ROMANTIC ROUTE TO

CALIFORNIA

NEW YORK to SAN FRANCISCO with one change.

WASHINGTON AND SOUTHWESTERN LIMITED

Magnificent Through Vestibule Train, with Dining-Cars,

NEW YORK TO NEW ORLEANS

Leaves New York Daily at 4:20 P. M. Via SOUTHERN RY., A. W.P.R.R., W. OF A. R. R., AND L. & N. R. R.

Connects at New Orleans with "SUNSET LIMITED."

SPECIAL "SUNSET LIMITED" ANNEX CAR.

Leaves New York Tuesdays and Saturdays at 4:20 P. M.

New York Office 271 Broadway,
A. S. THWEATT, E. P. A.

"Well," said the man who had registered from Oshkosh, "I shall be fifty-five years old to-morrow and my honeymoon hasn't ended yet." The other loungers looked at him in amazement. "No," continued the man who had registered from Oshkosh. "You see, I never have been married."—*Somerville Journal.*

Dr. Bull's Cough Syrup cures the most stubborn coughs, colds and lung affections. Even incipient consumption has been successfully cured by this marvelous remedy. Sufferers will obtain relief after a few doses.

No, she could not think of becoming his wife. "But I entreat you not to go to the dogs!" she exclaimed. "I shall not, since you ask it," he sobbed; and he was true to his word. He did not go to the dogs. It was perhaps better, after all, that a man with so little real insight into the feminine nature should never marry.—*Detroit Journal.*

Evans Ale is Brilliant and Clear to the last drop.

Turn the bottle upside down,
Or lay it on its side;
Shake it up
Or shake it down,
It stays
The same inside.

Evans is the first and only Ale free from dregs and sediment.

De Tanque—"I never realized until last night the true meaning of the expression, 'Art is long.'" *Guzzler*—"How was that?" *De Tanque*—"I sat in the theatre until half-past eleven, wedged in the middle of a row, where I couldn't get out between the acts."—*Philadelphia Record.*

"Anything we can afford you can have, my dear." "Thank you. Other people have things they can't afford, but of course I mustn't. Oh, why did I ever marry?"—*Ally Sloper.*

Sohmer & Co. have spared no expense in the construction of their piano-factory at Astoria, and they have no doubt the finest and best-equipped piano-forte factory in the country. Always foremost in the front ranks of progress, liberal in all their dealings, displaying great inventive ability in the manufacture of their beautiful instruments, Sohmer & Co. have certainly made a most important move, which will open up a new and prosperous era in the history of Long Island.

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Williams' Shaving Soap (Barbers'), 6 Round Cakes, 1 lb., 40c. Exquisite also for toilet. Trial cake for 2c. stamp.

THE J. B. WILLIAMS CO.,
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Mr. Roberts should reflect that the average congressman is contented with one wife, which, in many instances, is his own.—*Albany Argus.*

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The girl's father was rich and the suitor for her hand was poor, but remarkably persistent. "Papa," she said to the old gentleman, "if Frank asks me this evening to marry him, what shall I say?" "Say whatever you think best, my child." "How best, papa? Best for me, or best for Frank?"—*Detroit Free Press.*

Two young Chicago women are about to start a magazine for the edification of bachelors. It would be more to the purpose if they would start a magazine to show them how nice it is to get married and rear an interesting family.—*Rochester Sunday Herald.*

"Superstitious!" he exclaimed. "Of course I am superstitious. I sat down to dinner as one of a party of thirteen once on the thirteenth of the month and thirteen courses were served." "And one of them died?" "Yes, sir. One of them died." "How soon after the dinner?" "Thirteen years after. Oh, I tell you, when thirteen sit down to dinner it's a dead sure thing that somebody is going to die some time."—*Chicago Post.*

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Gives Health and Strength.

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FIFTY-FIFTH ANNUAL STATEMENT

NEW-YORK LIFE INSURANCE COMPANY.

Nos. 346 & 348 BROADWAY, NEW YORK CITY.

JOHN A. McCALL, = = = = = = President.

BALANCE SHEET, JANUARY 1st, 1900.

ASSETS.

United States, State, City, County and other Bonds (cost value $138,312,584), market value, Dec. 31, 1899	$144,528,785
Bonds and Mortgages (715 first liens)	36,297,517
Real Estate (72 pieces, including twelve office buildings)	17,082,000
Loans to Policy-holders on their policies as security (legal value thereof, $18,000,000)	11,557,714
Deposits in Trust Companies and Banks, at interest	10,050,049
Stocks of Banks, Trust Companies, etc. ($3,556,232 cost value), market value, Dec. 31, 1899	5,955,500
Loans on Stocks and Bonds (market value $4,177,523)	3,278 450
Quarterly and Semi-Annual Premiums not yet due, reserve charged in Liabilities	2,254,390
Premiums in transit, reserve charged in Liabilities	2,206,423
Premium Notes on policies in force (Legal Reserve to secure same, $3,400,000)	1,850,404
Interest and Rents due and accrued	1,389,116
TOTAL ASSETS	**$236,450,348**

LIABILITIES.

Policy Reserve (per certificate of New York Insurance Department), Dec. 31, 1899		$192,024,281
All other Liabilities: Policy Claims, Annuities, Endowments, etc., awaiting presentment for payment		2,990,583
Additional Policy Reserve voluntarily set aside by the Company.		3,507,699
Accumulated Surplus Funds, voluntarily reserved and set aside by the Company, to provide Dividends payable to policy-holders during 1900, and in subsequent years—		
FIRST—(Payable to Policy-holders in 1900):		
To holders of Accumulation Policies, the period of which matures in 1900	$2,178,107	
To holders of Annual Dividend Policies	594,194	
To holders of 5-Year Dividend Policies	125,384	
TOTAL IN 1900	$2,897,685	
SECOND—(Payable to Policy-holders, subsequent to 1900, as the periods mature):		
To holders of 20-Year Period Policies	17,583,264	
To holders of 15-Year Period Policies	7,523,811	
To holders of 10-Year Period Policies	577,637	
To holders of 5-Year Dividend Policies	279,965	
Aggregate		28,862,362
Other funds for all other contingencies		9,065,423
TOTAL LIABILITIES		**$236,450,348**

CASH INCOME, 1899.

New Premiums (Annuities, $1,517,928)	$10,356,887	
Renewal Premiums	31,781,615	
TOTAL PREMIUMS		$42,138,502
Interest on:		
Bonds	$6,121,503	
Mortgages	1,862,836	
Loans to Policy-holders, secured by reserves on policies	736,406	
Other securities	376,725	
Rents received	890,805	
Dividends on Stocks	244,486	
TOTAL INTEREST, RENTS, &c.		10,232,761
TOTAL INCOME		**$52,371,263**

EXPENDITURES, 1899.

Paid for Losses, Endowments and Annuities	$16,029,766
Paid for Dividends and Surrender Values	6,184,209
Commissions and all other payments to agents ($4,628,069) on New Business of $202,309,080; Medical Examiners' Fees, and Inspection of Risks ($527,799)	5,155,868
Home and Branch Office Expenses, Taxes, Advertising, Equipment Account, Telegraph, Postage, Commissions on $859,562,905 of Old Business, and Miscellaneous Expenditures	5,382,527
Balance—Excess of Income over Expenditures for year	19,625,893
TOTAL EXPENDITURES AND BALANCE	**$52,371,263**

INSURANCE ACCOUNT,

ON THE BASIS OF PAID-FOR BUSINESS ONLY.

	Number of Policies.	Amount.
In Force, December 31, 1898	373,934	$944,021,120
New Insurance Paid-for, 1899	99,357	202,309,080
Old Insurances revived and increased, 1899	1,116	2,873,077
TOTAL PAID-FOR BUSINESS	**474,407**	**$1,149,203,277**
DEDUCT TERMINATIONS: By Death, Maturity, Surrender, Expiry, etc.	36,631	87,331,292
Paid-for Business in Force December 31, 1899	**437,776**	**$1,061,871,985**
Gain in 1899	63,842	$117,850,865

COMPARISON FOR EIGHT YEARS.

(1891-1899.)

	Dec. 31st, 1891.	Dec. 31st, 1899.	Gain in Eight Years.
Assets	$125,947,290	$236,450,348	$110,503,058
Income	31,854,194	52,371,263	20,517,069
Dividends of Year to Policy-holders	1,260,340	2,768,748	1,508,408
Total Payments of Year to Policy-holders	12,671,491	22,206,977	9,535,486
Number of Policies in Force	182,803	437,776	254,973
Insurance in Force, premiums paid	$575,689,649	$1,061,871,985	$486,182,336

Certificate of Superintendent of State of New York Insurance Department.

Albany, January 4th, 1900.

I, LOUIS F. PAYN, Superintendent of Insurance of the State of New York, do hereby certify that the NEW-YORK LIFE INSURANCE COMPANY, of the City of New York, in the State of New York, A MUTUAL LIFE INSURANCE COMPANY having no Capital Stock, is duly authorized to transact the business of Life Insurance in this State.

I FURTHER CERTIFY that, in accordance with the provisions of Section Eighty-four of the Insurance Law of the State of New York, I have caused the policy obligations of the said Company outstanding on the 31st day of December, 1899, to be valued as per the Combined Experience Table of Mortality, at four per cent. interest, and I certify the same to be $192,024,281

I FURTHER CERTIFY that the admitted Assets are

$236,450,348.

The general Liabilities, $2,990,583. The Net Policy Reserve, as calculated by this Department, $192,024,281, making the Total Liabilities, per State Laws,

$195,014,864.

The additional Policy Reserve voluntarily set aside by the Company,

$3,507,699.

The Accumulated Surplus Funds voluntarily reserved and set aside by the Company to provide dividends payable to policy-holders in 1900, and in subsequent years,

$28,862,362.

Other funds for all other contingencies,

$9,065,423.

IN WITNESS WHEREOF, I have hereunto subscribed my name and caused my official seal to be affixed at the City of Albany, the day and year first above written.

Louis F. Payn Superintendent of Insurance.

—WISDOM—

W. W. W.

(THREE W'S)

Pure Rye

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Whiskey.

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THE DISTILLER PHILADELPHIA

If Lady Sarah Wilson and Lieutenant Winston Churchill had an eye for business they would get together and publish a paper for the exclusive use of the British prisoners. The circulation would be large to start with, and the indications are that it would keep growing. —*Buffalo Express.*

B. Boardman—"My good woman, I appreciate your honesty in bringing back the stud I left in my shirt. Why didn't you keep it?" *Washerwoman*—"Shure, now, Mr. Boardman, an' wu'd ye not be after it th' nixt day if it be worth kapin'?"—*Jewelers' Weekly.*

To remember a thing try to forget it.—*New Orleans Picayune.*

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HON. D. L. RUSSELL, Governor of North Carolina.
HON. WM. E. KISSELBURGH, Ex-Deputy Attorney-general, State of New York.
HON. A. J. DITTENHOEFER, of Dittenhoefer, Gerber & James, Attorneys.
HON. W. J. MORGAN, Comptroller State of New York.
HON. JOHN WOODWARD, Justice Supreme Court, New York.
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"Sure! She *was* goin' ter marry a awful rich man."
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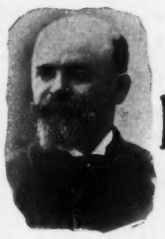
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"Is Willoughby Winks a companionable fellow?" "Oh, yes; he makes himself agreeable even when he plays whist."—*Detroit Free Press.*

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"Whah is Mistah Chalkeye?" inquired Miss Miami Brown. "Whah is he?" repeated Mr. Erastus Pinkley. "Yes. He said he wah gwineter call." "Well, you sees, de troof is dat he's laid up. He wah kyarless 'bout his health." "Hab he a cold?" "No. I had a razor out an' inquired if anybody wanted to fight and he said yes."—*Washington Star.*

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FATHER—"My boy, don't you know that when you tell me a lie it makes me ashamed to own you as my son?"

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